

Information to identify the case:

Debtor 1	<u>Dale A Bowling</u>	Social Security number or ITIN	xxx-xx-3706
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-20692-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dale A Bowling

7/3/19

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Dale A Bowling
 Debtor

Case No. 19-20692-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Jul 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2019.

db +Dale A Bowling, 1946 Anna Avenue, West Mifflin, PA 15122-3604
 14999835 +Allegent Community Fcu, 1001 Liberty Ave, Pittsburgh, PA 15222-3714
 14999845 +First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRSHEARER.COM Jul 04 2019 06:38:00 Robert Shearer, 5703 Brewster Lane,
 Erie, PA 16505-1109
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 04 2019 02:41:05 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +E-mail/Text: kburkley@bernsteinlaw.com Jul 04 2019 02:41:47 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 14999836 +EDI: AMEREXPR.COM Jul 04 2019 06:38:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537
 14999837 EDI: BANKAMER.COM Jul 04 2019 06:38:00 Bank Of America, Po Box 982238,
 El Paso, TX 79998
 14999838 +EDI: TSYS2.COM Jul 04 2019 06:38:00 Barclays Bank Delaware, Po Box 8803,
 Wilmington, DE 19899-8803
 14999840 +EDI: CHASE.COM Jul 04 2019 06:38:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 14999841 +EDI: CITICORP.COM Jul 04 2019 06:38:00 Citicards Cbna, Po Box 6241,
 Sioux Falls, SD 57117-6241
 14999842 +EDI: DISCOVER.COM Jul 04 2019 06:38:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 14999843 +E-mail/Text: bankruptcy.bnc@ditech.com Jul 04 2019 02:40:51 Ditech Financial Llc,
 Po Box 6172, Rapid City, SD 57709-6172
 14999844 +E-mail/Text: bankruptcynotice@fcbanking.com Jul 04 2019 02:40:43 First Commonwealth Ban,
 22 North Sixth St, Indiana, PA 15701-1802
 14999846 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 04 2019 02:41:33 Quicken Loans,
 1050 Woodward Ave, Detroit, MI 48226-1906
 14999847 EDI: STFM.COM Jul 04 2019 06:38:00 State Farm Bank, F.s.b, Attn Credit Reporting,
 Bloomington, IL 61702
 14999848 +EDI: RMSC.COM Jul 04 2019 06:38:00 Synch/care Credit, C/o Po Box 965036,
 Orlando, FL 32896-0001
 14999849 +EDI: RMSC.COM Jul 04 2019 06:38:00 Synch/lowes, Po Box 956005, Orlando, FL 32896-0001
 14999850 +EDI: WTRNBANK.COM Jul 04 2019 06:38:00 Td Bank Usa/targetcred, Po Box 673,
 Minneapolis, MN 55440-0673

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans Inc.
 14999839 Best Buy/cbna
 aty* +Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
 Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
 jbluemle@bernsteinlaw.com
 Lawrence W. Willis on behalf of Debtor Dale A Bowling ecf@westernpabankruptcy.com,
 urfreshstrrt@gmail.com;willislr88866@notify.bestcase.com
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 19

Date Rcvd: Jul 03, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Robert Shearer information@robertshearer.com, rshearer@ecf.axosfs.com/rspclaw@gmail.com
Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com,
rshearer@ecf.axosfs.com/rspclaw@gmail.com

TOTAL: 6